

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

IN THE MATTER OF:

DARNELL M. RODGERS,

Debtor.

Case No. 18-40352-MAR
Honorable MARK A. RANDON
Chapter 13

7279 Floral St.
Westland, MI 48185
XXX-XX-2468

**OBJECTIONS TO CONFIRMATION OF PROPOSED CHAPTER 13 PLAN
ON BEHALF OF CREDIT ACCEPTANCE CORPORATION**

Creditor Credit Acceptance Corporation (“Objector”) by and through counsel, KILPATRICK & ASSOCIATES, P.C., states:

1. The Debtor (“Debtor” as used herein shall include both Debtors in a joint case) filed a voluntary Chapter 13 petition on January 11, 2018.
2. On the Petition Date the Debtor was indebted to Objector in the amount of \$11,132.77 (plus interest, fees and costs) and in possession of the following: 2008 Buick Enclave (VIN: 5GAER13708J285218) (Acct. No.: 9767) (the “Vehicle”).
3. The Vehicle listed in Paragraph 2 was purchased on a Retail Installment Sale Contract (the “Contract”).

The Proposed Plan cannot be confirmed for the following reason:

- a) The Proposed Plan fails to provide for treatment of the Vehicle or the debt related thereto.
- b) The Proposed Plan provides for monthly payments in the contractually required amount directly to Creditor, and the Debtor is in default in those payments in the amount of \$21.61.
- c) The Objector is not adequately protected pursuant to 11 U.S.C. §1326 as:
 - i. The Debtor has failed to demonstrate the Vehicle is insured pursuant to 11 U.S.C. §1326(a)(4).

WHEREFORE, Credit Acceptance Corporation requests the Court to deny confirmation of the Proposed Plan, and to grant such other relief as may be appropriate and just.

Respectfully submitted,

KILPATRICK & ASSOCIATES, P.C.

By: /s/SHAKEENA G. MELBOURNE

RICHARDO I. KILPATRICK, ESQ. (P35275)

SHAKEENA G. MELBOURNE, ESQ. (P78958)

Attorneys for Creditor, Credit Acceptance Corporation

903 North Opdyke Road, Suite C

Auburn Hills, MI 48326

ecf@kaalaw.com

(248) 377-0700

Dated: February 6, 2018